



UNITING FAMILIES FOUNDATION

December 10, 2003

To: U.S. Department of State
CA/ OCS/ PRI
Adoption Regulations Docket Room
SA-29
2201 C Street, NW
Washington, D.C. 20520
Electronically emailed to: adoptionregs@state.gov

RECEIVED
OFFICE OF
CHILDREN'S ISSUES
DEC 22 10 06
BUREAU OF
CONSULAR AFFAIRS

Re: State/ AR-01/ 98

UFF Comments on 22 CFR Parts 96 and 98 Hague Convention on Intercountry Adoption; Intercountry Adoption Act of 2000; Accreditation of Agencies; Approval of Persons; Preservations of Convention Records; Proposed Rules

Submitted by: Lynn L. Wetterberg, Executive Director

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I. Introduction: Adverse Impact on Small Agencies

Uniting Families Foundation (UFF) is a very small agency in Illinois providing home study, pre-adoptive education, placement and post-placement services for families pursuing international adoption. UFF provides a unique resource for working and middle class families with the heart to adopt older and other special-needs children but without extensive financial resources. In 2002, UFF completed 20 adoptions, 11 of which were older children. In 2003 we anticipate placing only 15 children, 5 of which are over the age of 5. UFF's fees for older/special needs adoptions are greatly reduced. For example, total agency and foreign fee for an older child in Russia has previously been just \$5,000. This fee structure enabled many children to find loving parents. As explained below, if the Hague regulations are enforced as written, UFF will either have to double its fees to families or cease operations, thus eliminating this unique and invaluable resource for the adoption of special needs children.

In June 1999 UFF was the first agency of its size to complete the full Council on Accreditation (COA) process for international adoption services. We did not pursue re-accreditation in June of this year as we understood that "deemed status" would not be granted in the Hague Regulations and did not wish to go through the expense of two accreditation processes. UFF does not plan to seek temporary accreditation under subpart N, but would pursue regular accreditation if the regulations are changed to ease the financial burden on small agencies.

As a CPA and UFF's Executive Director, I estimate that in order for UFF, a *previously COA accredited entity*, to comply with the regulations set forth in this draft of the proposed rules, the following additional costs would be incurred:

Increase in cash reserves	\$20,000
Direct costs for COA (based on current charges)	8,000
Indirect cost for accreditation	2,000
Professional Risk Assessment	5,000
Additional Insurance Cost	35,000
Additional Payroll & Training Expense	<u>10,000</u>
Total	\$80,000

Like most of our families, UFF lacks deep pockets. It has no endowment and the majority of our fundraising efforts go to humanitarian relief: providing food, clothing and medical supplies for orphans and families in Russia, Romania and Moldova. Significantly, the abandonment rate has been reduced in one area of Russia by 35% through milk kitchens funded by UFF. As most of the donations to UFF go toward the support of humanitarian relief projects, the additional costs outlined above will have to be passed directly to families.

To be sure, complaints voiced by families and advocacy groups that fueled the International Adoption Act (IAA) and these regulations are valid and should be

appropriately addressed. There are rogue agencies and unscrupulous facilitators that need to be rigorously regulated. However, what is proposed will have an adverse rather than a positive effect on international adoption. The presumption that raising the financial accountability of adoption agencies and fostering litigation against them will insure ethical adoption practices is wrong. Neither large volumes of adoptions nor the relative wealth of adoption agencies equates with ethics or accountability. Moreover, rather than preserving litigation options for parents, the regulations should seek to insure that prospective adopting parents understand and knowingly accept the risks necessarily inherent in that process. The regulations as proposed will cause the closing of many small agencies that will be unable to comply with the rules as proposed, significantly limiting the availability of services to prospective and adoptive families.

II. General Summary of Significant Concerns

Recommend an additional public comment period.

As an initial modest proposal, UFF requests that the Department of State (Department) extend the public comment period and publish a revised version of the proposed regulations instead of issuing final regulations. First, there are concerns within the adoption community that some of the regulations may be unconstitutional. Second, several of the regulations must be further clarified and time to debate these clarifications is essential. Third and most importantly to UFF, the effects of the regulations on the survival of small agencies must be addressed, making further dialog on this issue crucial.

96.33 Budget, audit, insurance and risk assessment requirements

Implementation of the proposed budget, audit, insurance and risk assessment regulations will prohibit many small agencies from working in Hague Countries. This section of the regulations does nothing to ensure ethical practices but imposes requirements that are cost prohibitive and unrealistic for many agencies, particularly small and cost-conscious ones such as UFF.

Insurance representatives explain that the inability to obtain liability or Directors and Officers insurance in many states is a reaction to recent lawsuits filed against the Catholic Church and other child centered organizations. Insurers no longer wish to issue new policies to child welfare organizations. This situation is beyond the control of agencies providing international adoption services but prevents many agencies from complying with the proposed Hague regulations. Further, UFF has been informed that its liability insurance policy cannot be extended to overseas or domestic, supervised providers. Most adoption agencies, therefore, simply cannot comply with this regulation as proposed. If this regulation remains unaltered, UFF respectfully requests direct intervention from the U.S. government in the form of underwriting the insurance for Hague-accredited agencies.

Service Planning and Delivery

96.45 and 96.46 – Using Supervised Providers in the United States and in other Convention Countries.

UFF has profound concern about sections 96.45 and 96.46. The IAA stated the "intent to give the adoptive parents legal recourse against a single entity so far as is reasonable" but the regulations upset the landscape of the adoption community by preventing the networking of Hague and non-Hague agencies and making unreasonable demands on agencies pursuing Hague accreditation.

III. Specific Comments and Recommendations on the Regulations

Subpart B – Selection, Designation, and Duties of Accrediting Entities

96.4 Designation of accrediting entities by the Secretary

In October the Department sent out a letter requesting that any organization interested in becoming an accrediting entity submit an RSI by November 16, 2003. This was supposedly sent out to both private and public bodies. The requirements of the RSI were quite extensive, making it almost impossible for state licensing agencies and others not currently providing accreditation services to submit an RSI by that deadline. To prevent a monopoly or oligopoly from occurring, UFF requests that the time for providing an RSI be lengthened to give more state agencies and organizations an opportunity to apply.

Subpart F – Standards for Convention Accreditation and Approval

96.33 Budget, audit, insurance and risk assessment requirements

96.33 (e)

In sub-section (e) the regulations require cash reserves or other financial resources to meet an agency's operating expenses for three months. There are cyclical periods of down time in international adoption, especially during the summer months when many foreign countries close for holidays and do not process cases. Moreover, unpredictable changes in foreign countries often result in temporary loss of budgeted income. Reserves that decline during these periods are typically recouped later.

UFF's concerns with subsection 96.33(e) are summarized as follows:

- First, three month's worth of cash reserves is excessive for small agencies that are not funded through endowments, and would cause intermittent non-compliance with this regulation.

- Second, some of the larger agencies that provide state services are frequently not paid for those services on a regular basis due to state budgetary constraints. (e.g., in 2003 some Illinois agencies providing private services had to wait six months or more for payment from the state.) These agencies could lose accreditation through no fault of their own, as the money due to them has not been paid.
- Third, requiring cash reserves of this amount causes an undue hardship on newly established organizations, thus barring entry by new agencies.

➤ *Suggested revision:*

(e) The agency's or person's balance sheets show that it operates on a sound financial basis and generally maintains, on average, sufficient cash reserves, assets, or other financial resources to meet its operating expense for three to two months, taking into account its projected volume of cases.

96.33 (g)

UFF seeks clarification of the meaning of an "independent professional assessment of risks" in sub-section 96.33(g). If this requires use of an independent risk assessment firm then the following concerns are raised:

A professional assessment of risks need not be performed by an independent firm. Requiring review by an independent risk assessment firm causes an extraordinary financial hardship for small agencies by significantly raising the overall costs of accreditation. A suitable and professional risk assessment can be performed and documented by a combination of the agency's management, insurance agent and/or financial and legal counsel.

Further, assessing the appropriate level of insurance during this risk assessment reasonably requires consideration of the availability and cost of insurance coverage. For example, the quote for Directors and Officers insurance in Illinois received by UFF was more than \$30,000 a year. In many states D & O insurance and general liability insurance are either impossible to obtain or cost prohibitive.

Finally, as noted in our comments on section sub-section 96.39(d) below, due to the confusion regarding terminology surrounding the provision, we recommend deleting the last clause referencing "blanket waiver" for purposes of "professional risk assessment".

➤ *Suggested revision:*

(g) The agency or person ~~uses an independent~~ conducts and documents a professional assessment of the risks it assumes, including in that assessment the availability of insurance coverage, its cost, and the requirements of (h) in this section, as the basis for determining the type and amount of professional, general, directors' and officer's and other liability insurance to carry.

The risk assessment includes an evaluation of the risks of using supervised providers as provided for in § 96.45 and § 96.46 and of providing adoption services to clients. ~~who, consistent with § 96.39(d), will not sign blanket waivers of liability.~~

96.33(h)

- UFF, in accordance with State of Illinois licensing laws, and in compliance with current COA standards for agencies, has general liability insurance in the amount of \$1,000,000 dollars per occurrence with an aggregate of \$3,000,000 in a given year. Discussion with our insurance provider (see Appendix) determined that coverage cannot be extended to foreign and domestic supervised providers under its current policy and that this type of coverage is unavailable in Illinois. Therefore, should UFF seek to become accredited under the Hague, it would be unable to network with other non-accredited providers and would be limited to working only with government and/or other organizations overseas that are also accredited by Central Authorities. As a small agency that often relies on networking with other organizations, this regulation would have a severe, adverse impact on UFF and its ability to operate its established programs, resulting in the placement of fewer children.

The IAA does not specify a dollar amount for insurance and simply states in sec. 203(b)(1)(E): "The agency agrees to have in force adequate liability insurance for professional negligence and any other insurance that the Secretary considers appropriate." The standards set by accrediting entities, state laws, and the risk assessment completed according to sub-section 96.33(g) should determine what is "adequate" insurance for an agency/approved person.

➤ *Suggested revision:*

*(h) The agency or person maintains **adequate** insurance in amounts in accordance with state law and reasonably related to its exposure to risk.*

UFF urges the Department to use its resources to assist the adoption community in finding ways to comply with the liability insurance requirements. Private insurance companies are taking the position that they will not provide coverage for the primary provider framework of liability as proposed in sections 96.45 and 96.46. Individual adoption agencies lack the market power to spur reconsideration of such coverage by the insurance industry. It may therefore be necessary for the Department to underwrite the insurance to enable agencies to comply with this regulation.

Professional Qualifications and Training for Employees
96.37(f) Master's Degree Requirement

Requiring the home study preparer to have a Master's in Social Work will have a negative effect on the entire adoption community for the following reasons:

- Many caseworkers currently completing home studies have a Bachelor's Degree, not a Master's Degree.
- If a caseworker with a bachelor's degree is no longer able to provide home study services, hundreds of caseworkers experienced in international adoption will lose their jobs.
- There are not enough people with both a Master's in social work and experience in international adoption to replace all those employees who would no longer qualify.
- Schools of social work do not teach classes in international adoption. Rather, most of this knowledge is learned in the field. The majority of those currently completing home studies for families have vast knowledge of the field and the risks associated with international adoption. Putting these experienced social workers under the supervision of an MSW allows them to continue to screen and train families while still providing the clinical oversight that the IAA requires.
- The requirement of home study services to be provided only by employees with an MSW holds agencies to a higher standard than is required by the IAA 8 CFR 204.3(b) and is unnecessary to provide quality services to families and children.
- The increased expense of having to hire MSW's to do home studies would significantly increase the cost of the process and this cost would be passed on to adoptive families.
- The current standard in most states is to have a Master's Degree supervisor review and approve a Bachelor's Degree personnel home study.
- Implementation of the proposed regulation will reduce the number of choices for prospective adoptive parents in terms of direct service agencies providing home study and post placement services.
- There appears to be unreasoned inequality in these provisions. Employees who conduct home studies are required to have a master's degree yet those described in (e) non-supervisory employees who apply other clinical skills and judgment may have a bachelor's degree in any field as long as they also have prior relevant experience. In addition, employees from "exempt" agencies or persons who only perform home studies are not held to this standard.

➤ Suggested revision:

96.37(f) Home studies. The agency's or person's employees who conduct home studies:

- (1) Have ~~a minimum of a master's degree from an accredited program of social work education or a~~ master's degree (or doctorate) in a related human service field, including, but not limited to psychology, psychiatry, psychiatric nursing, counseling, rehabilitation counseling, or pastoral counseling; ~~a minimum of a bachelor's degree from an accredited program of social work education; or a combination of a bachelor's degree in another human service field with prior experience in family and children's services, adoption or intercountry adoption;~~
- (4) In cases where the home study is completed by an employee with a bachelor's degree, the home study must be reviewed and approved by a supervisor who meets the requirements for supervisors in 96.37(d).

96.38(c)

UFF recommends that training be changed from 20 hours annually to 30 hours over a 2 year period.

The time allotment for employee training is currently denoted as 20 hours in the regulation. However, many training seminars, conferences and other programs are denoted in 7 or 8 hour daily increments. We recommend that the training be changed to 30 hours over a two-year period. A two-year average of 15 hours per year of continuing education for a two-year licensing period is standard for master's level providers in several states. If training is provided outside of the agency, the agency must cover both the cost of the training and the loss in staff hours. This can become a financial and scheduling burden, especially for small agencies, which may also be dealing with maternity and family leave situations. Giving two years to complete the training gives agencies the flexibility they need to comply.

Information Disclosure, Fee Practices, and Quality Control Policies and Practices
96.39(d) Blanket Waivers of Liability

UFF seeks a clarification on what is meant by a "blanket waiver of liability". Current law in every state vigilantly voids waivers that are overreaching or unreasonable under the circumstances. International adoption is necessarily associated with known as well as unforeseen risks and asking prospective adoptive parents to sign an informed assumption of risk document is therefore standard within the adoption community. The

Department acknowledges those risks within the proposed Hague Regulations. Indeed, part of the job of a responsible adoption agency is informing prospective adoptive families of those risks as outlined in section 96.48 (Preparation and training of prospective adoptive parents in incoming cases). Once prepared through educational programs, should families decide to continue in the adoption process they should be considered "informed consumers" capable of accepting the risks inherent in that process, and banning that process fosters litigation (as well as the demise of small organizations like UFF) without alleviating the risks themselves. UFF proposes a system of education and disclosure rather than litigation.

➤ *Suggested revision:*

Current provision in 96.39(d) be eliminated and replaced with:

(d) The agency or person may require a client or prospective client to sign a waiver of liability in connection with the provision of adoption services in Convention cases, provided that such waiver specifies in clear language the multiple risks of intercountry adoption.

This modification encourages the identification and full disclosure of risks to prospective adoptive parent(s). Please consult *Appendix E*, which is the Informed Consent currently used by UFF.

96.40 Fee Policies and Procedures

The references throughout this section should be changed to "estimated" expenses because expenses have not been incurred at this point in the adoption process and will reasonably vary depending on the time of year and length of travel.

➤ *Suggested Revision*

96.40(b) Before providing any adoption service to prospective adoptive parent(s), the agency or person itemizes and discloses in writing the following information for each separate category of fees and estimated expenses that the prospective adoptive parent(s) will be charged in connection with a Convention adoption.

96.40(f)(3)

➤ *Suggested revision:*

(3) It provides written receipts to the prospective adoptive parent(s) for total fees collected directly by the agency in the Convention country and retains copies of such receipts.

The word "prospective" should be stricken from this subsection because at this point in the adoption process the clients are adoptive parents and no longer prospective.

Further, agencies should only be required to provide receipts for fees that they themselves collect and cannot be expected to give receipts for services, which they did not perform (e.g., transportation). The addition of the phrase "total fees collected directly by the agency" clarifies the agency's appropriate accounting responsibility.

Service Planning and Delivery

96.45 and 96.46 – Using Supervised Providers in the United States and in other Convention Countries.

Insurance Coverage

As cited in UFF's comments under section 96.33(h), above, regarding liability insurance, UFF is informed that it is impossible for the agency to extend its existing insurance coverage to supervised agencies in the United States or abroad. (See Appendix A) UFF is also informed that it is not possible to get such coverage in the State of Illinois. Unless insurance is underwritten by the federal government or changes are made within the private insurance industry, UFF will be unable to comply with this regulation.

Agencies providing home study, training and post-placement services

Many families currently come to UFF with a home study already completed by a home study agency with which the family has previously contracted. Accepting a home study prepared by another state-licensed agency is reasonable and standard practice in the adoption community. Since UFF cannot receive insurance coverage for its work with domestic supervised agencies, it will be limited to working with families whose home studies were prepared by an accredited agency. This will unreasonably limit the choices families have for obtaining these services and will prevent some families in rural areas from being able to use our placement services and likely from adopting in Hague countries.

In addition, if UFF must institute the policy of only accepting home studies from other accredited (and therefore insured) agencies, it is likely that other organizations also would have to do so, thus eliminating the ability of agencies to network and ultimately forcing the closure of many small local service agencies.

Screening of Local Service Providers

As is standard practice within the adoption community, to ensure that all appropriate adoption services are provided to prospective parents, the Primary Provider should be permitted to contract with licensed local service agencies for such services without

acquiring liability for the services provided by local service agencies, particularly when the contract between the agencies outlines the duties to be performed by the respective entities. Proof of current licensing status can be provided to the Primary Provider to ensure that the local service agency is legally entitled to provide such services. This arrangement would protect adoptive families, allow for the networking of agencies in the provision of services, and avoid the demise of small local service agencies, including unique agencies like UFF that provide a specialized service to families open to older/special needs adoptions.

Providers in Foreign Countries

It is understood that the IAA intended for adoption agencies to be responsible for the services provided to adoptive families in foreign countries. It is unreasonable, however, for the regulations to require agencies to include foreign entities and persons as "named insurers" on their policies as agencies will not be able to acquire this type of coverage.

Moreover, the liability provisions are unnecessary because the remaining subsections of 96.46 propose a framework for improved supervision and accountability that is workable and satisfies the intent of the IAA. Section 96.46 requires an agency to perform a reasonable investigation of foreign contacts, ensure they understand and comply with the policies of the Hague Convention and the general standards of reasonable care and ethical practice. Agencies can further require foreign contacts to sign contracts whereby they certify to comply with the Hague Convention policies and continue to monitor and train the foreign contacts concerning acceptable procedure and practice.

Excessive Provisions

With the exception of the risk and liability sections, the proposed rules offer excellent standards, a more rigorous accountability structure, a complaint registry, and disciplinary actions. These thorough provisions are sufficient to monitor the adoption agencies and oversee supervised providers. To unduly alter the adoption community landscape, destroy the network of providers, and force local service providers out of business is antithetical to what the Department seeks to accomplish.

We believe that instead of forcing strict legal liability, as this regulation does, this proposed rule should focus on exercising due care and a good faith effort to ensure supervised providers are in compliance with the Convention.

➤ *Suggested revision:*

Proposed rules 96.45(b)(8) and (c)(1) and (c)(2) and 96.46 (b)(9) and (c)(1) and (c)(2) be stricken.

➤ *If the Department refuses to strike the proposed rules above, then we suggest the following revisions:*

96.45(c) The agency or person, when acting as the primary provider and using supervised providers in the United States to provide adoption services ~~does the following in relation to risk management~~

(c)(1) ~~Assumes~~ Shall not be deemed to have assumed tort, contract and other civil liability to the prospective adoptive parent(s) or adoptive parent(s) for the supervised provider's provision of the contracted adoption services and its compliance with the standards in this subpart F; and

(c)(2) ~~Maintains~~ Need not maintain a bond, escrow account or liability insurance sufficient to cover the risks of liability arising from its work with supervised providers, so long as it has a waiver of liability, signed by clients or prospective clients, that clarifies that the supervised provider is a separate entity with which the client has chosen to contract with separately for certain services.

(d) In view of the difficulties many agencies have had in the past with obtaining insurance even for their own corporation, staff and board, primary providers and supervised providers - who are typically brought together in the first instance by a voluntary choice of prospective adoptive parents more than by their own decision - may mutually agree not to pursue any legal claims against each other in connection with their respective provision of adoption services.

96.46 (b)(9) and (c)(1) and (c)(2) Suggest changes that correspond to the parallel changes in 96.45

Standards for Cases in Which a Child Is Immigrating to the United States

96.49 - Provision of medical and social information in incoming cases.

96.49 (e)(3) - (5):

While most provisions of 96.49 are reasonable in specifying what medical reports and observation reports on children should include, it also needs to be acknowledged that due to limited medical technology and limited access to information and basic historical data on a child, available medical information often incomplete and inaccurate in foreign countries. Also, many countries by law limit access to personal information on children in order to protect the child's right to privacy. This protection makes it difficult or impossible, in some countries, to have access to the child's history, religious, ethnic and full medical information. These three subsections demand disclosures of more information than is available in many cases, putting agencies, their representatives and overseas medical practitioners in an impossible situation.

The Central Authority in some countries requires standardized health and social records in adoption cases. In these cases physicians approved by the Convention country are employed by the Convention country to do an evaluation of the child. This evaluation is usually a summary based on the physician's review of the full medical records and a physical exam. Primary providers have no control over the selection and qualifications of the physician, the items included in the medical summary or the quality of the information provided. Only the Central Authority, and not the primary providers, can be held accountable for the accuracy of the information it provides.

Suggested revisions:

- (d) *The agency or person itself uses reasonable efforts, or requires its supervised provider or agent in the child's country of origin who is responsible for obtaining medical information about the child on behalf of the agency or person to use reasonable efforts **within the confines of the convention country's laws and procedures**, to obtain available information, including in particular:*
- (e) *If the agency or person provides medical information, **separate from the information provided by the convention country**, to the prospective adoptive parent(s) from an examination by a physician or from an observation of the child by someone who is not a physician, the information **should** include, **as reasonable efforts allow**:*
- (f) *The agency or person itself uses reasonable efforts, or requires its supervised provider or agent in the child's country of origin who is responsible for obtaining social information about the child on behalf of the agency or person to use reasonable efforts **within the confines of the convention country's laws and procedures**, to obtain available information, including in particular:*
- (k) *The agency or person does not withdraw a referral until the prospective adoptive parent(s) have had at least a week (unless extenuating circumstances involving the child's best interest require a more expedited decision) to consider the needs of the child and their ability to meet those needs, and to obtain physician review of medical information and other descriptive information including videotapes of the child, **if available**.*

Subpart K - Adverse Action by the Accrediting

Subpart K fails to provide a fundamental procedural due process for adoption agencies. The government can withdraw valuable property interests without procedural protection to assure that the withdrawal is fair, including notices, standards of proof, hearings, an internal review process, etc. The lack of a grievance procedure for agencies is in marked contrast to the protections properly offered by the regulations to parents. While the regulations go to great length to protect the rights of the adoptive parents, as they should, and establish a complaint registry and accountability standards, there is no comparable medium for agencies.

➤ *Suggested additions:*

- *Language as outlined in the IAA to be incorporated into regulation 96.76*
- *A detailed fundamental due process including notices, standards of proof, hearings, an internal review process, and information on how cases are handled during an appeal process; and*
- *Additional detail around the transfer of Convention cases.*

IV. Conclusion

In the Preamble, Section E, the Department states that while "bearing in mind the desirability of minimizing the cost and burden on agencies and persons, especially on small entities", that the standards were designed to "ensure that Convention and IAA requirements are met and to improve the quality of services provided to birth families, adoptive families, and children." While the vast majority of the standards fulfill this objective, there are several areas where the regulations have the opposite effect.

If the regulations are left unchanged:

- the practice of networking to provide services for families will end, thus limiting choices for families,
- small local service and placement agencies will cease to exist,
- the increase in costs to cover accreditation expenses will cause an undue financial hardship on families, erasing any benefits they may have received from tax credits, and
- ultimately, there will be fewer families for needy children throughout the world.

To quote JCICS, "Hopefully, the proposed regulations recognize one of the most critical considerations in child welfare decisions is achieving permanency as expeditiously and inexpensively as possible. The U.S. must guard that its own system does not become a bloated bureaucracy that slows or prevents, rather than improves, the process of international adoption."

ALLAN D. HERSH AGENCY

T & H Insurance Center

Complete Insurance Service

NOVEMBER 5, 2003

UNITING FAMILIES FOUNDATION
LYNN WETTERBERG, DIRECTOR
CEDAR VIEW PLAZA
95 W. GRAND AVENUE
LAKE VILLA, IL 60046

RE: COVERAGE TERRITORY, INSURED, & EMPLOYEE DISHONESTY; WITH FIRST
NONPROFIT INSURANCE COMPANY.

DEAR LYNN,

THE "COVERAGE TERRITORY" OF THE POLICY IS "THE UNITED STATES OF AMERICA
(INCLUDING ITS TERRITORIES AND POSSESSIONS), PUERTO RICO AND CANADA".
THIS COVERAGE TERRITORY IS STATED IN THE PROPERTY SECTION (PG.15) AND
THE LIABILITY SECTION (PG.40) OF THE POLICY.

INDEPENDENT CONTRACTORS ARE NOT INSURED UNDER THE POLICY. THE POLICY
DISCUSSES WHO AN "INSURED" OR "NAMED INSURED" IS, BUT DOES NOT DISCUSS
WHO AN INDEPENDENT CONTRACTOR IS. SOME "OTHER ENTITIES" CAN BE ADDED TO
THE POLICY BUT THESE ARE LIMITED TO LOSS PAYEES, MORTGAGEES,
MUNICIPALITIES, PARK DISTRICTS, OR OTHER PUBLIC ENTITIES.

WE HAVE ADDED TO THE EMPLOYEE DISHONESTY COVERAGE, FOR DEFINITION OF
AN "EMPLOYEE", BOARD MEMBERS AND NON-COMPENSATED DIRECTORS & OFFICIERS.
THIS SHOULD SATISFY THE REQUIREMENT OF "BONDING".

SINCERELY,

Allen D. Hersh

ADH/jc

FAX (847) 674-9419

777 (847) 679-5200

7870 NORTH LINCOLN AVENUE • SKOKIE, ILLINOIS

Russian Program

	<u>LOW</u>	<u>HIGH</u>
Agency Costs	\$2,500.00	\$3,500.00
For Home Study and Post-Placement		
I-600-A Visa Application (Immigration)	560.00	560.00
Russian Visa Fee (Parents Entrance Fee)	290.00	400.00
Apostille Dossier	36.00	40.00
Personal Physical Examinations	Will vary by personal physician	
Fees to UFF - based on one child (May Change)*	11,000.00	11,000.00
Readoption	400.00	1,100.00
Not required, but recommended		
Citizenship	125.00	125.00
Misc. (Evaluations, FedEx, Etc.)	150.00	300.00

Expenses in Russia**

Airfare (Will vary by airline and time of year)	\$2,600.00	\$5,000.00
Room Rates (Moscow Hotel \$150.00 min. per night)	1,400.00	2,250.00
Host Family \$80.00 per night for 2 adults		
Food	400.00	400.00
Passport Registration	80.00	80.00
Driver/Court Transportation	900.00	1200.00
Interpreter	350.00	500.00
Medical Examination for Child's Visa (Per child)	95.00	120.00
I-600 Visa Processing Fee (Per child)	335.00	335.00
Child's Passport, Passport Photos, Registry Office	140.00	140.00
Passport Photos - Child's Visa	20.00	20.00
Document Pickup & Photocopies	20.00	70.00
Gifts	<u>150.00</u>	<u>150.00</u>
	\$21,551.00	\$27,290.00

Revised 5-03

Form 214

es are based on one child.

* Program fees for children age 6 and older are reduced.

China Program

	<u>LOW</u>	<u>HIGH</u>
Agency Costs	\$2,500.00	\$3,500.00
For Home Study and Post-Placement		
I600-A Visa Application (Immigration)	560.00	560.00
UFF Dossier Preparation & Certification	1,500.00	1,500.00
Program Fees - based on one child	8,700.00	8,700.00
Medical Evaluation	50.00	200.00
China Visa Fee (Parents Entrance Fee)	80.00	80.00
Readoption	400.00	1,100.00
Not required, but recommended		
Citizenship	125.00	125.00
Misc. (FedEx, Etc.)	50.00	100.00

Expenses in China

Airfare (Will vary by airline and time of year)	\$1,800.00	\$2,200.00
Medical Examination for Child's Visa	30.00	30.00
In-Country Travel (10 days Lodging, transportation, etc.)	3,050.00	3,050.00
I-600 Visa Processing Fee	370.00	370.00
Gifts	<u>200.00</u>	<u>200.00</u>
	\$19,415.00	\$21,715.00

Informed Consent

Matters Beyond Uniting Families Foundation's Control

_____, as a prospective adoptive parent, am seeking to adopt a child/children in a country, society and culture which may be different in many ways from their own. As a prospective adoptive parent, I acknowledge that there is much in the course of an international adoption over which the Uniting Families Foundation (UFF) has no control, including but not limited to the availability of children in a particular country, political upheaval, negligent or dishonest officials, doctors, orphanage directors and others in the country of origin, changes in the law or administrative requirements of the United States or the country of origin, and explained or unexplained delays or adverse judgments by officials or decision makers in the United States or the country of origin. Any of these factors may delay or preclude the adoption. UFF cannot guarantee the timing or completion of the adoption process, or that the child/children referred to me will be from a particular country.

Child's Future

UFF cannot predict an adoptive child's present or future, intelligence, personality, allergies or other health problems, learning disabilities, appearance, skin color, inherited characteristics or other traits. Medical records and general history of the child/children may be incomplete or inaccurate. A reasonable attempt is made to present a child with health problems from being placed as a healthy child; however, there are times when health conditions cannot be diagnosed in infants and small children, especially under circumstances where the most sophisticated medical practitioners and facilities are unavailable. In addition, there are occasions where misdiagnosis by foreign physicians or American physicians reviewing information provided by foreign authorities occur due to incomplete or inaccurate information or misrepresentations made by caregivers or medical practitioners in the country of origin. This information may either overstate or understate the child's medical problems. It is the responsibility of the prospective adoptive parent, at their own expense to satisfy themselves of the child's physical and mental condition and health status. It is also possible that a child may become ill during the trip to the United States. These and all other foreseen and unforeseen risks affecting the timing and or completion of the contemplated adoption are assumed by the prospective adoptive parent.

The undersigned has read and fully accepts the conditions herein and do hereby release and hold harmless now and in the future the Uniting Families Foundation and it's directors, officers, employees and agents from all circumstances or acts beyond their control.

Signature

Date

Subscribed and sworn before me this _____ day of _____, 20____.

Notary Public